



Order Filed on July 3, 2019 by  
Clerk, U.S. Bankruptcy Court -  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

DENISE CARLON, ESQUIRE  
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Attorneys for The Bank of New York Mellon fka The  
Bank of New York, as Trustee for the Certificate  
Holders CWABS, Inc., Asset-Backed Certificates,  
Series 2006-22

In Re:

Jenever E. Hicks,

Debtor.

Case No.: 19-16648 SLM

Adv. No.:

Hearing Date: May 22, 2019

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED**

**DATED: July 3, 2019**

A handwritten signature in black ink, appearing to read "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor:

Case No.:

Caption:

Jenever E. Hicks

19-16648 SLM

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificate Holders CWABS, Inc., Asset-Backed Certificates, Series 2006-22, the holder of a mortgage on property known as 59-61 Stockman Place, Irvington, NJ 07111, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for the Secured Creditor and Novlet M. Lawrence, attorney for Debtor, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the subject property's value is set at \$159,000.00 for the purposes of this Chapter 13 bankruptcy proceeding; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that Debtor shall pay the value of the loan in full over 60 months through Debtor's Chapter 13 plan; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the interest rate on the amount to be paid to Secured Creditor is hereby set at 6%; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the total amount to be paid to Secured Creditor is \$184,434.93 for the value of its lien at the time of filing including interest, and said amount shall be paid through Debtor's Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall pay all post-petition escrow items directly, including but not limited to property taxes and insurance; this loan will no longer be escrowed; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that upon successful completion of said payments, repayment of all post-petition escrow advances, and receipt of a discharge in this Chapter 13 proceeding, this lien shall be released and extinguished; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that Secured Creditor, shall file a release of the lien with the recorder of deeds in the County of Passaic for the underlying mortgage within 30 days of the completion of the plan payments, repayment of outstanding escrow advances, and receipt of discharge; and

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**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

It is **FURTHER, ORDERED, ADJUDGED** and **DECREEED** that in the event Secured Creditor fails to discharge the mortgage within the prescribed period, the Debtor and/or Debtor's counsel may record with the recorder of deeds a certified or exemplified copy of this order, along with a copy of the bankruptcy discharge order, which shall have the same force and effect of a discharge of mortgage.

It is **FURTHER, ORDERED, ADJUDGED** and **DECREEED** that Secured Creditor shall have an unsecured claim in the amount listed on its Proof of Claim; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREEED** that the Debtor complies with the disclosures set forth in 11 U.S.C. 521 (f).

It is **FURTHER, ORDERED, ADJUDGED** and **DECREEED** that the Secured Creditor's Objection to Confirmation is hereby resolved.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Jenever E Hicks  
Debtor

Case No. 19-16648-SLM  
Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2019.

db #+Jenever E Hicks, 59 Stokman Pl., Irvington, NJ 07111-2764

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee et al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

as trustee et al... dcarlton@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com

Marie-Anne Greenberg magec@magistrus.com  
Noylet M Lawrence on behalf of Debtor Jenever E Hicks lawrencenoylet@gmail.com

NOVIEC M Lawrence On behalf of Debtor Jennifer E HICKS lawrencenoviec@gmail.com,  
lawrencenoviec@comcast.net

[lawrencehoviet@aol.com](mailto:lawrencehoviet@aol.com)  
Rebecca Ann Solarz, Jr.

Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee et al... rsolarz@kmllawgroup.com  
U.S. Trustee USTPRRegion03 NE ECFO@usdoj.gov

TOTAL: 5